

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

Specialized Loan Servicing, LLC, as servicing agent for

Deutsche Bank National Trust Company, as Trustee for

HSI Asset Corporation Trust 2006-HE1, Mortgage Pass-  
Through Certificates, Series 2006-HE1.

In Re:

Elizabeth H. Shea,

Debtor.



Order Filed on May 22, 2017 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-22060-JKS

Adv. No.:

Hearing Date: 4/27/2017 @ 11:00 a.m.

Judge: John K. Sherwood

**ORDER REINSTATING STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: May 22, 2017**

A handwritten signature in black ink, appearing to read "J K Sherwood".

Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtor: Elizabeth H. Shea

Case No: 16-22060-JKS

Caption of Order: ORDER REINSTATING STAY

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This matter having been brought before the Court by Debtor Elizabeth H. Shea on shortenend time, Daniel Kohn, Esquire appearing, upon a motion to reimpose the automatic stay as to real property known as 47 Country Village Road, Jersey City, NJ 07305, and this Court having considered the representations of attorneys for Debtor and KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing, LLC, as servicing agent for Deutsche Bank National Trust Company, as Trustee for HIS Asset Corporation Trust 2006-HE1, Mortgage Pass-Through Certificates, Series 2006-HE1, Denise Carlon appearing, and it appearing that notice of said motion was properly served upon all parties concerned, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 30, 2017, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 1, 2016 through March 1, 2017 for a total post-petition default of \$32,692.18 (5 @ \$3,681.26; 4 @ \$3,571.47);

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$32,692.18 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to immediately apply for the New Jersey Bankruptcy Court's Loss Mitigation Program;

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall begin making payments per the Loss Mitigation Program guidelines beginning April 1, 2017, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage; Secured Creditor does not waive its right to difference between the loss mitigation payment and the regular monthly payment in the event loss mitigation is unsuccessful); and

It is further **ORDERED, ADJUDGED and DECREED** Debtor is to obtain a loan modification by July 27, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

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Debtor: Elizabeth H. Shea

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It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees for the motion for relief, \$350 for attorneys' fees for the defense of this motion, and \$181.00 for filing fees, totaling \$881.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
District of New Jersey

In re:  
Elizabeth H. Shea  
Debtor

Case No. 16-22060-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2017.

db +Elizabeth H. Shea, 47 Country Village Road, Jersey City, NJ 07305-1201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 24, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for HSI Asset Corporation Trust 2006-HE1, Mortgage Pass-Through Certificates, Series 2006-HE1  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Daniel Kohn on behalf of Debtor Elizabeth H. Shea dkohn@rclawgroup.com  
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for Deutsche Bank National Trust Company, as Trustee for HSI Asset Corporation Trust 2006-HE1, Mortgage Pass-Through Certificates, Series 2006-HE1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for Deutsche Bank National Trust Company, as Trustee for HSI Asset Corporation Trust 2006-HE1, Mortgage Pass-Through Certificates, Series 2006-HE1 nj\_ecf\_notices@buckleymadole.com  
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 5